JS 44 (Rev. 12/12)

FOR OFFICE USE ONLY

## **CIVIL COVER SHEET**

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS The United States of America				DEFENDANTS EPHRAIM A. RAMSE 7917 Pickering Street Philadelphia, PA 1915					
<ul> <li>(b) County of Residence of First Listed Plaintiff         (EXCEPT IN U.S. PLAINTIFF CASES)</li> <li>(c) Attorneys (Firm Name, Address, and Telephone Number)         KML Law Group, P.C. – Rebecça A. Solarz, Esqui</li> </ul>					(IN U.S. F IN LAND C	Listed Defendant Philadelphia  J.S. PLAINTIFF CASES ONLY)  ND CONDEMNATION CASES, USE THE LOCATION OF RACT OF LAND INVOLVED.			
701 Market Stree	et, Ste. 5000, Phila., solarz@kmllawgroup	PA 19106	:						
II. BASIS OF JURISDI	CTION (Place an "X" in O	ne Box Only)	III. CI	TIZENSHIP OF PRI	NCIPAL	PARTIES (Place			
1 U.S. Government 3 Federal Question Plaintiff (U.S. Government Not a Party)		ı Party)	С	(For Diversity Cases Only) P' Citizen of This State	rf Def 1 X 1	Incorporated or Print of Business In Th	and One Box j ncipal Place nis State		ot) DEF 4
2 U.S. Government 4 Diversity Defendant (Indicate Citizenship of Part		Parties in Item III)		litizen of Another State		Incorporated and Pr of Business In Ar		5	5
NA NAMEDE OF CHIEF			С	itizen or Subject of a Foreign Country	3 3	Foreign Nation		6	6
IV. NATURE OF SUIT	<del></del>		10.00 to 10.00 to 1	TODERTHIDE OF NATURY	DAA	Whimpey	OTHER	CTATITES.	i seedii i
CONTRACT  110 Insurance 120 Marine 130 Miller Act	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 367 Health Care/		y -	FORFEITURE/PENALTY 625 Drug Related Seizure of Property 21 USC 881 690 Other	BANKRUPTCY		laims Act eapportionme st	ms Act pportionment	
140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act X 152 Recovery of Defaulted Student Loans	320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine	Pharmaceutica Personal Injur Product Liabil 368 Asbestos Pers Injury Produc	y lity sonal		PROPERTY RIGHTS 820 Copyrights 830 Patent 840 Trademark		450 Commerce 460 Deportation 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit		
(Excludes Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise	345 Marine Product Liability 350 Motor Vehicle 355 Motor Vehicle Product Liability 360 Other Personal Injury 362 Personal Injury - Medical Malpractice	Liability PERSONAL PROJ 370 Other Fraud 371 Truth in Lend 380 Other Persone Property Dam 385 Property Dam Product Liabil	PERTY ing il age	LABOR 710 Fair Labor Standards Act 720 Labor/Management Relations 740 Railway Labor Act 751 Family and Medical Leave Act 790 Other Labor Litigation	861 HIA 862 Blac 863 DIW	k Lung (923) C/DIWW (405(g)) Title XVI	490 Cable/S 850 Securiti Exchan 890 Other S 891 Agricult 893 Environ	sat TV es/Commodit es/Commodit ese tatutory Actio tural Acts emental Matte n of Informat	ons
REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability	CIVIL RIGHTS 440 Other Civil Rights 441 Voting 442 Employment 443 Housing/ Accommodations	PRISONER PETIT Habeas Corpus: 463 Alien Detaine 510 Motions to Va Sentence 530 General	e acate	791 Employee Retirement Income Security Act	FEDERAL TAX SUITS  870 Taxes (U.S. Plaintiff or Defendant)  871 IRS—Third Party 26 USC 7609		899 Administrative Procedure Act/Review or Appeal of Agency Decision 950 Constitutionality of State Statutes		
290 All Other Real Property	445 Amer. w/Disabilities Employment 446 Amer. w/Disabilities Other 448 Education	535 Death Penalty Other: 540 Mandamus & 550 Civil Rights 555 Prison Condit 560 Civil Detainer Conditions of Confinement	Other	IMMIGRATION 462 Naturalization Application 465 Other Immigration Actions					,
	noved from 3 Rema	anded from Ilate Court			sferred from her District				
VI. CAUSE OF ACTION	Cite the U.S. Civil Statut 28 U.S.C. 1345 Brief description of causs <b>Enforced Collection</b>	e:	are filing	(Do not cite jurisdictional statu	tes unless di	versity):			
VII. REQUESTED IN COMPLAINT:				DEMAND \$	DEMAND \$ CHECK YES only if demanded in complaint:  JURY DEMAND: Yes X No				
VIII. RELATED CASE IF ANY	(See instructions):	JUDGE			DOCKI	ET NUMBER	·.		
DATE 11/20/16		SIGNATURE OF AT	TORNEY	OF RECORD					

## <u>UNITED STATES DISTRICT COURT</u> FOR THE EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES	OF AMER		CIVIL ACTION N	0				
vs.		Plaintiff	CIVIL ACTION N	0.				
EPHRAIM A. RAM	KEV	•						
EFFIKALIVI A. KAIV	151.1	Defendant						
shall complete a ca complaint and serve form.) In the event defendants shall, we other parties, a cas believe the case sho	ase Manage a copy of that the defith their fire managen ould be ass	ement Track Designation all defendants. (See § 1:0 efendants do not agree with rst appearance, submit to the nent track designation formigned.	Reduction Plan of this court, count. Form in all civil cases at the time of the plan set forth on the revent the plaintiff regarding said designed clerk of court and serve on the plan specifying the track to which the court and serve on the plan specifying the track to which the court and serve on the plan specifying the track to which the court and serve on the plan specifying the track to which the court and serve on the plan specifying the track to which the court and serve on the plan specifying the track to which the court and serve on the plan serve of the p	ne of filing the erse side of this nation, that the plaintiff and all				
SELECT ONE OF	THE FO	LLOWING CASE MAN	AGEMENT TRACKS:					
	(a)	Habeas Corpus Cases §2241 through §2255.	( )					
	(b)	Social Security Cases decision of the Secretary Services denying plainti	( )					
	(c)	Arbitration Cases requarbitration under Local	uired to be designated for Civil Rule 53.2.	( )				
	(d)	Asbestos Cases involvor property damage from	ving claims for personal injury n exposure to asbestos.	( )				
	(e)	(a) through (d) that are and that need special or	Management Cases that do not fall into tracks agh (d) that are commonly referred to as complex need special or intense management by the court. erse side of this form for a detailed explanation of nanagement cases.)					
	(f)	Standard Management - any one of the other trace	(X)					
10/12/2016 Date		· · · · · · · · · · · · · · · · · · ·	- (hu)					
		Attorne Pennsy Suite 50	a A. Solarz, Esq.  ey for Plaintiff, United States of Ivania Attorney I.D. No. 315936  000 – BNY Independence Center	America				

Attorney for Plaintiff, United States of Am Pennsylvania Attorney I.D. No. 315936 Suite 5000 – BNY Independence Center 701 Market Street Philadelphia, PA 19106-1532 (215) 825-6327 (Direct) FAX (215) 825-6443 rsolarz@kmllawgroup.com

#### UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA - DESIGNATION FORM to be used by counsel to indicate the category of the case of the purpose of assignment to appropriate calendar. Address of Plaintiff: c/o Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1532 Address of Defendants: 7917 Pickering Street Philadelphia, PA 19150 Place of Accident, Incident or Transaction: <u>ACTION OF ENFORCED COLLECTIONS</u> (Use Reverse Side For Additional Space) No 🔯 Yes □ Does this case involve multi-district litigation possibilities? RELATED CASE, IF ANY: Judge: Case Number: Date Terminated: Civil cass are deemed related when yes is answered to any of the following questions: Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court? No 🔣 🛚 Yes 🗆 Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in 2. Yes □ No 💥 Does this case involve the validity or infringement of a patent already in suit or any earlier number case pending or within one year previously terminated action in this court? Yes No 📉 CIVIL. (Place | in ONE CATEGORY ONLY) В. Diversity Jurisdiction Cases: Federal Question Cases Insurance contract and Other Contracts Indemnity Contract, Manne contract, and All Other Contracts 1. 1. 2. Airplane Personal Injury 2. ☐ FELA 3. 4. Jones Act-Personal Injury Assault, Defamation 3. Marine Personal Injury 4. ☐ Antitrust 5. Motor Vehicle Personal Injury □ Patent 5. 6. 7. Other Personal Injury (Please specify) Labor-Management Relations 6. Products Liability ☐ Civil rights 7 8. Products Liability - Asbestor Habeas Corpus 8. П Securities Act(s) Cases All other diversity Cases 9. (Please specify) 10. ☐ Social Security Review Cases ☐ All other Federal Question Cases (Please specify) Foreclosure of property encumbered by a federal mortgage. ARBITRATION CERTIFICATION (Check appropriate Category) \_, counsel of record do here by certify: Rebecca A. Solarz, Esq. Pursuant to Local civil Rule 52.2. Section 2©(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$!50,000.00 exclusive of interest and costs. Relief other than monetary damages is sought. (sig) DATE: 10/12/16 Attorney at-Law Attorney i.d.# NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 39. I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above. 315936 <u>(sig)</u> DATE: 10/12/16

Attorney-at-Law

CIV 609 (9/99)

Attorney i.d.#

#### UNITED STATES DISTRICT COURT

#### FOR THE

#### EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA

**Plaintiff** 

CIVIL NO.

VS.

#### **EPHRAIM A. RAMSEY**

**Defendant** 

#### **COMPLAINT**

The United States of America, on behalf of its Agency, U.S. Department of Education, by its specially appointed counsel, Rebecca A. Solarz of KML LAW GROUP, P.C., represents as follows:

- 1. This Court has jurisdiction pursuant to 28 U.S.C. 1345.
- The last-known address of the Defendants, EPHRAIM A. RAMSEY ("Defendant") is 7917 Pickering Street, Philadelphia, PA 19150.
- 3. That the defendant is indebted to the plaintiff in principal amount of \$1,349.20, plus interest of \$872.33, for a total of \$2,221.53. A true and correct copy of the Certificate of Indebtedness is attached as Exhibit "A" ("Certificate of Indebtedness").
- 4. Demand has been made upon Defendant by Plaintiff for the sum due but the amount due remains unpaid.

WHEREFORE, the plaintiff demands judgment against Defendant as follows;
(A) In the amount \$2,221.53.

- (B) Plus filing fee allowed pursuant to 28 U.S.C., Section 1914 in the sum of \$150.00.
- (C) Interest from the date of judgment at the legal rate of interest in effect on the date of judgment until paid in full.
- (D) Costs of suit.

Notice is hereby given to Defendant that Plaintiff intends to seek satisfaction of any judgment rendered in it favor in this action from any debt accruing.

United States of America by and through its specially appointed counsel KML Law Group, P.C.

By:

Rebecca A. Solarz, Esquire BNY Independence Center 701 Market Street Suite 5000 Philadelphia, PA 19106-1532 (215)825-6327 rsolarz@kmllawgroup.com

## UNITED STATES DISTRICT COURT

FOR THE

EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA

**Plaintiff** 

CIVIL NO.

vs.

EPHRAIM A. RAMSEY

**Defendant** 

## **EXHIBITS**

"A" CERTIFICATE OF INDEBTEDNESS

# U. S. DEPARTMENT OF EDUCATION SAN FRANCISCO, CALIFORNIA

#### **CERTIFICATE OF INDEBTEDNESS #1 OF 1**

Ephraim A. Ramsey 7917 Pickering Street Philadelphia, PA 19150-1313 Account No. XXXXX4289

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 09/29/16.

On or about 08/19/93, the BORROWER executed promissory note to secure a loan of \$2,600.00 from Meridian Bank, Reading, PA. This loan was disbursed for \$1,307.00 on 10/07/93 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by Pennsylvania Higher Education Assistance Agency, and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 03/20/96, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$1,473.16 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 10/03/05, assigned its right and title to the loan to the Department.

Since assignment of the loan, the Department has credited a total of \$300.00 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal: \$1,349.20

Interest: \$ 872.33

Total debt as of 09/29/16: \$2,221.53

Interest accrues on the principal shown here at the current rate of 3.45% and a daily rate of \$0.13 through June 30, 2017, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 10/06/16

Christopher Bolander

Loan Analyst

Litigation Support Unit